

**IN THE CLAIMS**

1. (currently amended) A method for effecting a transaction between a person and a provider over a network, said method comprising:

establishing a communication link over said network between a communication device and said provider;

acquiring, at said communication device, a credit card number associated with said person and personal information pertaining to said person, said credit card number being the sole ~~financial information~~ account identification number acquired to complete said transaction and being acquired without reading out the credit card number from a storage area of a card associated with the credit card number;

generating, using a biometric device and in association with said acquiring of said credit card number and said personal information, a unique identification trait associated with said person;

comparing, at said biometric device, said generated unique identification trait to a previously stored unique identification trait associated with said person; and

automatically transmitting from said communication device over said network to said provider, if said generated unique identification trait substantially matches said stored unique identification trait, each of said credit card number, said personal information needed to complete said transaction, and a verification signal indicating that said generated unique identification trait and said stored unique identification trait substantially match.

2. (previously presented) A method as in claim 1, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server computer, a point-of-sale terminal, an automatic teller machine (ATM), a cable receiver terminal, and a landline telephone.

3. (cancelled)

4. (cancelled)

5. (previously presented) A method as in claim 1, wherein said personal information is provided to complete an order form of said provider.

6. (cancelled)

7. (cancelled)

8. (currently amended) A method for effecting a transaction between a person and a provider over a network, said method comprising:

storing, in a database, at least one file comprising a credit card number associated with said person and personal information pertaining to said person, said credit card number being the sole ~~financial information~~ account identification number stored to complete said transaction;

associating said file with a stored unique identification trait associated with said person;

establishing a communication link over said network between a communication device and said provider;

generating, using a biometric device, a further unique identification trait associated with said person;

comparing, at said biometric device, said generated unique identification trait to said stored unique identification trait; and

automatically transmitting from said communication device over said network to said provider, if said generated unique identification trait substantially matches said stored unique identification trait, each of said credit card number, said other information needed to complete said transaction, and a verification signal indicating that said generated unique identification trait and said stored unique identification trait substantially match.

9. (original) A method as in claim 8, further comprising associating said file with said provider.

10. (previously presented) A method as in claim 1, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said stored unique identification trait each comprise data identifying a fingerprint.

11. (cancelled)

12. (previously presented) A method as in claim 1, wherein said verification signal comprises a verification code associated with said person.

13. (cancelled)

14. (previously presented) A method as in claim 1, further comprising providing at least one of a visual indication and an audible indication that directs said person to cause said biometric device to perform said generating step.

15. (withdrawn) A method for completing a transaction between a person and a provider over a network, comprising:

storing within a database a UIT associated with said person;

establishing from a communication device a communication link over said network with said provider;

entering into said communication device information pertinent to effecting said transaction;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;

comparing said stored UIT with said generated UIT;

if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal authorizing said provider to complete said transaction.

16. (withdrawn) A method as in claim 15, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

17. (withdrawn) A method as in claim 15, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

18. (withdrawn) A method as in claim 15, wherein said network comprises the Internet.

19. (withdrawn) A method as in claim 15, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

20. (withdrawn) A method as in claim 19, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

21. (withdrawn) A method as in claim 19, wherein said information comprises one or both of personal information

pertaining to said person and financial information pertaining to said person.

22. (withdrawn) A method as in claim 21, wherein said financial information comprises information identifying said person's credit card.

23. (withdrawn) A method as in claim 15, wherein said storing and said entering comprise creating a file of data corresponding to said information and associating said file in said database with said UIT, and further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

24. (withdrawn) A method as in claim 23, further comprising associating said file with said provider.

25. (withdrawn) A method as in claim 15, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

26. (withdrawn) A method as in claim 15, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

27. (withdrawn) A method as in claim 15, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

28. (withdrawn) A method as in claim 15, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

29. (withdrawn) A method for effecting a transaction between a person and a provider over a network, comprising:

creating within a database a file of information pertinent to said transaction;

associating said file with a stored UIT of said person;

establishing from a communication device a communication link over said network with said provider;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;

comparing said stored UIT to said generated UIT;

if said stored UIT matches said generated UIT, automatically transmitting said file from said database over said network to said provider.

30. (withdrawn) A method as in claim 29, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

31. (withdrawn) A method as in claim 29, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

32. (withdrawn) A method as in claim 29, wherein said network comprises the Internet.

33. (withdrawn) A method as in claim 29, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

34. (withdrawn) A method as in claim 33, wherein said financial information comprises information identifying said person's credit card.

35. (withdrawn) A method as in claim 29, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

36. (withdrawn) A method as in claim 29, further comprising, if said stored UIT matches said generated UIT, automatically transmitting a signal verifying the identity of said person from said communication device over said network to said provider.

37. (withdrawn) A method as in claim 29, further comprising, if said stored UIT matches said generated UIT, automatically transmitting a verification code associated with said person from said communication device over said network to said provider.

38. (withdrawn) A method as in claim 29, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

39. (withdrawn) A method for effecting a transaction between a person and a provider over a network, comprising:

storing within a database a UIT associated with said person;

establishing from a communication device a communication link over said network with said provider;

entering into said communication device information pertinent to effecting said transaction;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;

comparing said stored UIT with said generated UIT;

if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

40. (withdrawn) A method as in claim 39, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

41. (withdrawn) A method as in claim 39, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

42. (withdrawn) A method as in claim 39, wherein said network comprises the Internet.

43. (withdrawn) A method as in claim 39, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal authorizing said provider to complete said transaction.

44. (withdrawn) A method as in claim 43, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

45. (withdrawn) A method as in claim 43, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

46. (withdrawn) A method as in claim 45, wherein said financial information comprises information identifying said person's credit card.

47. (withdrawn) A method as in claim 39, wherein said storing and said entering comprise creating a file of data corresponding to said information and associating said file in said database with said UIT, and further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

48. (withdrawn) A method as in claim 47, further comprising associating said file with said provider.



49. (withdrawn) A method as in claim 39, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

50. (withdrawn) A method as in claim 39, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

51. (withdrawn) A method as in claim 39, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

52. (withdrawn) A method as in claim 39, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

53. (cancelled)

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66. (cancelled)

67. (withdrawn) A communication device for completing a transaction between a person and a provider over a network, comprising:

means for storing within a database a UIT associated with said person;

means for establishing from said communication device a communication link over said network with said provider;

means for entering into said communication device information pertinent to effecting said transaction;

a biometric device;

means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

means for comparing said stored UIT with said generated UIT;

means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal authorizing said provider to complete said transaction.

68. (withdrawn) A communication device as in claim 67, wherein said communication device is a wireless device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

69. (withdrawn) A communication device as in claim 67, wherein said communication device is a wired device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

70. (withdrawn) A communication device as in claim 67, wherein said network comprises the Internet.

71. (withdrawn) A communication device as in claim 67, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said

communication device over said network to said provider said information.

72. (withdrawn) A communication device as in claim 71, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

73. (withdrawn) A communication device as in claim 71, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

74. (withdrawn) A communication device as in claim 73, wherein said financial information comprises information identifying said person's credit card.

75. (withdrawn) A communication device as in claim 67, wherein said means for storing and said means for entering comprise means for creating a file of data corresponding to said information and for associating said file in said database with said UIT, and further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

76. (withdrawn) A communication device as in claim 75, further comprising means for associating said file with said provider.

77. (withdrawn) A communication device as in claim 67, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

78. (withdrawn) A communication device as in claim 67, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

79. (withdrawn) A communication device as in claim 67, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

80. (withdrawn) A communication device as in claim 67, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

81. (withdrawn) A communication device for effecting a transaction between a person and a provider over a network, comprising:

- means for creating within a database a file of information pertinent to said transaction;

- means for associating said file with a stored UIT of said person;

- means for establishing from said communication device a communication link over said network with said provider;

- a biometric device;

- means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

- means for comparing said stored UIT to said generated UIT;

- means for, if said stored UIT matches said generated UIT, automatically transmitting said file from said database over said network to said provider.

82. (withdrawn) A communication device as in claim 81, wherein said communication device is a wireless device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

83. (withdrawn) A communication device as in claim 81, wherein said communication device is a wired device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

84. (withdrawn) A communication device as in claim 81, wherein said network comprises the Internet.

85. (withdrawn) A communication device as in claim 81, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

86. (withdrawn) A communication device as in claim 85, wherein said financial information comprises information identifying said person's credit card.

87. (withdrawn) A communication device as in claim 81, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

88. (withdrawn) A communication device as in claim 81, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting a signal verifying the identity of said person from said communication device over said network to said provider.

89. (withdrawn) A communication device as in claim 81, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting a verification code associated with said person from said communication device over said network to said provider.

90. (withdrawn) A communication device as in claim 81, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

91. (withdrawn) A communication device for effecting a transaction between a person and a provider over a network, comprising:

means for storing within a database a UIT associated with said person;

means for establishing from a communication device a communication link over said network with said provider;

means for entering into said communication device information pertinent to effecting said transaction;

a biometric device;

means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

means for comparing said stored UIT with said generated UIT;

means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

92. (withdrawn) A communication device as in claim 91, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

93. (withdrawn) A communication device as in claim 91, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

94. (withdrawn) A communication device as in claim 91, wherein said network comprises the Internet.

95. (withdrawn) A communication device as in claim 91, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said

communication device over said network to said provider said information.

96. (withdrawn) A communication device as in claim 95, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

97. (withdrawn) A communication device as in claim 95, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

98. (withdrawn) A communication device as in claim 97, wherein said financial information comprises information identifying said person's credit card.

99. (withdrawn) A communication device as in claim 91, wherein said means for storing and said means for entering comprise means for creating a file of data corresponding to said information and for associating said file in said database with said UIT, and further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

100. (withdrawn) A communication device as in claim 99, further comprising means for associating said file with said provider.

101. (withdrawn) A communication device as in claim 91, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

102. (withdrawn) A communication device as in claim 91, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

103. (withdrawn) A communication device as in claim 91, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

104. (withdrawn) A communication device as in claim 91, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

105. (cancelled)

106. (withdrawn) A communication device for completing a transaction between a person and a provider over a network, comprising:

- a network connection device for establishing from said communication device a communication link over said network with said provider;

- a computer input device for entering into said communication device information pertinent to effecting said transaction;

- a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

- a processor for storing within a database a UIT associated with said person, comparing said stored UIT with said generated UIT and, if said stored UIT matches said generated UIT, automatically causing the transmission from said communication device over said network to said provider of a signal authorizing said provider to complete said transaction.

107. (withdrawn) A communication device for effecting a transaction between a person and a provider over a network, comprising:



a network connection device for establishing from said communication device a communication link over said network with said provider;

a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

a processor for creating within a database a file of information pertinent to said transaction, associating said file with a stored UIT of said person, comparing said stored UIT to said generated UIT and, if said stored UIT matches said generated UIT, automatically causing the transmission of said file from said database over said network to said provider.

108. (withdrawn) A communication device for completing a transaction between a person and a provider over a network, comprising:

a network connection device for establishing from said communication device a communication link over said network with said provider;

a computer input device for entering into said communication device information pertinent to effecting said transaction;

a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

a processor for storing within a database a UIT associated with said person, comparing said stored UIT with said generated UIT and, if said stored UIT matches said generated UIT, automatically causing the transmission from said communication device over said network to said provider of said information.

109. (previously presented) A method as in claim 1, wherein said verification signal authorizes said provider to complete said transaction.

110. (previously presented) A method as in claim 8, wherein said automatically transmitting comprises automatically transmitting said file from said database over said network to said provider.

111. (currently amended) A communication device, comprising:

means for establishing a communication link over a network with a provider;

means for acquiring a credit card number associated with a person without reading out the credit card number from a storage area of a card associated with the credit card number and for acquiring personal information pertaining to said person, said credit card number being the sole ~~financial information~~ account identification number acquired to complete a transaction between said person and said provider;

a biometric device comprising:

means for generating, in association with said acquiring of said credit card number and said personal information, a unique identification trait associated with said person, and

means for comparing said generated unique identification trait to a previously stored unique identification trait associated with said person; and

means for automatically transmitting over said network to said provider, if said generated unique identification trait substantially matches said stored unique identification trait, each of said credit card number, said personal information needed to complete said transaction, and a verification signal indicating that said generated

unique identification trait and said stored unique identification trait substantially match.

112. (previously presented) A communication device as in claim 111, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server computer, a point-of-sale terminal, an automatic teller machine (ATM), a cable receiver terminal, and a landline telephone.

113. (previously presented) A communication device as in claim 111, wherein said personal information is provided to complete an order form of said provider.

114. (cancelled)

115. (cancelled)

116. (currently amended) A communication device, comprising:

means for storing, in a database, at least one file comprising a credit card number associated with a person and personal information pertaining to said person, said credit card number being the sole ~~financial information~~ account identification number stored to complete a transaction between said person and a provider;

means for associating said file with a stored unique identification trait associated with said person;

means for establishing a communication link over a network with said provider;

a biometric device comprising:

means for generating a further unique identification trait associated with said person, and

means for comparing said generated unique identification trait to said stored unique identification trait; and

means for automatically transmitting over said network to said provider, if said generated unique identification trait substantially matches said stored unique identification trait, each of said credit card number, said personal information, and a verification signal indicating that said generated unique identification trait and said stored unique identification trait substantially match.

117. (previously presented) A communication device as in claim 116, further comprising means for associating said file with said provider.

118. (previously presented) A communication device as in claim 111, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said stored unique identification trait each comprise data identifying a corresponding fingerprint.

119. (previously presented) A communication device as in claim 111, wherein said verification signal comprises a verification code associated with said person.

120. (previously presented) A communication device as in claim 111, further comprising means for providing one or both of a visual indication and an audible indication that directs said person to cause said generating means to perform said generating step.

121. (previously presented) A communication device as in claim 111, wherein said verification signal authorizes said provider to complete said transaction.

122. (previously presented) A communication device as in claim 111, wherein said means for automatically transmitting

includes means for automatically transmitting said file from said database over said network to said provider.

123. (currently amended) A communication device, comprising:

a network connection device operable to establish a communication link over a network with a provider;

an input device operable to acquire a credit card number associated with a person and personal information pertaining to said person, said credit card number being the sole ~~financial information~~ account identification number acquired to complete a transaction between said person and said provider;

a biometric device operable to generate, in association with said acquiring of said credit card number and said personal information, a unique identification trait associated with said person and to compare said generated unique identification trait to a previously stored unique identification trait associated with said person; and

a processor operable to, if said generated unique identification trait substantially matches said stored unique identification trait, automatically cause said network connection device to transmit, over said network to said provider, each of said credit card number, said personal information needed to complete said transaction, and a verification signal indicating that said generated unique identification trait and said stored unique identification trait substantially match.